

**Information to identify the case:**

Debtor 1 Lisa A. McCormick Jones  
First Name Middle Name Last Name

Debtor 2 \_\_\_\_\_  
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-6225**

EIN \_\_\_\_-\_\_\_\_-\_\_\_\_

Social Security number or ITIN \_\_\_\_-\_\_\_\_-\_\_\_\_

EIN \_\_\_\_-\_\_\_\_-\_\_\_\_

United States Bankruptcy Court **District of New Jersey**

Case number: **16-15734-JNP**

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Lisa A. McCormick Jones

10/14/16

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Lisa A. McCormick Jones  
 Debtor

Case No. 16-15734-JNP  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 40

Date Rcvd: Oct 14, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 16, 2016.

db  
 516081948 +Lisa A. McCormick Jones, 1056 S. Black Horse Pike, Apt. J5, Williamstown, NJ 08094-1932  
 516081949 +A Storage Depot, 1841 N Black Horse Pike, Williamstown, NJ 08094-3464  
 516081949 +Academic Emergency Physicians Inc - Fitg, c/o Balanced Healthcare Receivables, LLC,  
 164 Burke St Ste 201, Nashua, NH 03060-4783  
 516081950 Aqua Pennsylvania, Inc., 762 W Lancaster Ave, Bryn Mawr, PA 19010-3489  
 516081951 +Arcadia Recovery Bureau, LLC, PO Box 6768, Wyomissing, PA 19610-0768  
 516081952 Arcadia Recovery Bureau, LLC, PO Box 6768, Reading, PA 19610-0768  
 516081953 Arrow Financial Services, LLC, 5996 W Touhy Ave, Niles, IL 60714-4610  
 516081956 Childrens Hospital Of Philadelphia, PO Box 8500, Philadelphia, PA 19178-8500  
 516081959 +Crozer Keystone Health System, PO Box 9800, Coral Springs, FL 33075-0800  
 516081962 Harris & Harris, Ltd, 111 W Jackson Blvd Ste 400, Chicago, IL 60604-4135  
 516081961 Harris & Harris, Ltd, 111 W Jackson Blvd Ste 400 # B, Chicago, IL 60604-4135  
 516081963 Home Depot Credit Services, PO Box 790328, Saint Louis, MO 63179-0328  
 516081966 +KML Law Group, PC, Suite 5000 BNY Mellon Independence Cente, 701 Market St,  
 Philadelphia, PA 19106-1538  
 516081968 +Life Watch, 10255 W Higgins Rd, Rosemont, IL 60018-5608  
 516081969 +Linebarger Goggan Blair & Sampson, LLP, 1600 JFK Blvd Ste 910, Philadelphia, PA 19103-2818  
 516081970 +Madison Court Apartments, 1056 S Black Horse Pike, Williamstown, NJ 08094-1926  
 516081971 Mercy Physician Practice Network, PO Box 824020, Philadelphia, PA 19182-4020  
 516081972 Midland Mortgage, PO Box 26648, Oklahoma City, OK 73126-0648  
 516081974 OneMain Financial, Bankruptcy Department, PO Box 6042, Sioux Falls, SD 57117-6042  
 516081975 PECO Customer Service Center, PO Box 8699, Philadelphia, PA 19101-8699  
 516081976 Penn Credit, PO Box 1259, Dept 91047, Oaks, PA 19456-1259  
 516081977 Penn Medicine, PO Box 824406, Philadelphia, PA 19182-4406  
 516081980 +Thomas E. Klein, MD, PC, 400 W Township Line Rd, Havertown, PA 19083-5210  
 516081981 +Torres Credit Services, 27 Fairview, Carlisle, PA 17015-3200  
 516081982 Unifund CCR Partners, 10625 Techwood Cir, Blue Ash, OH 45242-2846  
 516081983 +University Of Pennsylvania Health System, 3400 Spruce St, Philadelphia, PA 19104-4274  
 516081985 +Xerox State and Local So, PO Box 41819, Philadelphia, PA 19101-1819

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 14 2016 23:04:36 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Oct 14 2016 23:04:32 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 516081954 +E-mail/Text: bknotice@bhlmlaw.com Oct 14 2016 23:04:27 Blatt, Hasenmiller, Lebsker & Moore,  
 1835 Market St Ste 501, Philadelphia, PA 19103-2933  
 516081955 E-mail/Text: cms-bk@cms-collect.com Oct 14 2016 23:04:18 Capital Management Services, LP,  
 698 1/2 S Ogden St, Buffalo, NY 14206-2317  
 516081957 E-mail/Text: equiles@philapark.org Oct 14 2016 23:05:38 City Of Philadelphia,  
 Law Department, PO Box 41818, Philadelphia, PA 19101-1818  
 516081958 +E-mail/Text: ned-collections\_bankruptcydocuments@comcast.com Oct 14 2016 23:05:16 Comcast,  
 1 Comcast Ctr, Philadelphia, PA 19103-2899  
 516081964 EDI: IIC9.COM Oct 14 2016 22:43:00 I.C. System Inc., PO Box 64437,  
 Saint Paul, MN 55164-0437  
 516081965 EDI: IRS.COM Oct 14 2016 22:43:00 Internal Revenue Service, PO Box 7346,  
 Philadelphia, PA 19101-7346  
 516081967 EDI: CBSKOHLS.COM Oct 14 2016 22:38:00 Kohl's, PO Box 3043, Milwaukee, WI 53201-3043  
 516081973 +E-mail/Text: mmrgbk@miramedrg.com Oct 14 2016 23:04:36 MiraMed Revenue Group, LLC,  
 991 Oak Creek Dr, Lombard, IL 60148-6408  
 516081978 E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Oct 14 2016 23:03:24 Regional Acceptance Corp,  
 621 W Newport Pike, Wilmington, DE 19804-3235  
 516081979 EDI: RMSC.COM Oct 14 2016 22:38:00 Synchrony Bank, ATTN: Bankruptcy Dept, PO Box 965061,  
 Orlando, FL 32896-5061  
 516081984 EDI: VERIZONEAST.COM Oct 14 2016 22:38:00 Verizon, 500 Technology Dr Ste 550,  
 Saint Charles, MO 63304-2225

TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516081960 ##+Gordon & Weinberg, PC, 1001 E Hector St Ste 220, Conshohocken, PA 19428-2395

TOTALS: 0, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0312-1

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 40

Date Rcvd: Oct 14, 2016

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 16, 2016

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 14, 2016 at the address(es) listed below:

Andrew Sklar on behalf of Trustee Andrew Sklar andy@sklarlaw.com,  
NJ43@ecfcbis.com;heather@sklarlaw.com;sklar@remote7solutions.com  
Andrew Sklar andy@sklarlaw.com,  
NJ43@ecfcbis.com;heather@sklarlaw.com;sklar@remote7solutions.com  
Joshua I. Goldman on behalf of Creditor MidFirst Bank jgoldman@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Rex J. Roldan on behalf of Debtor Lisa A. McCormick Jones roldanlaw@comcast.net  
TOTAL: 4